

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF TEXAS

Clifford Eaton,

Plaintiff,

-vs-

Plaza Recovery, Inc.,

Defendant.

Case No. _____

COMPLAINT

COMES NOW Plaintiff, Clifford Eaton, pro se, and for his Complaint against Defendant, Plaza Recovery, Inc., states and alleges as follows:

1. This is a lawsuit alleging violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. The Court has jurisdiction to entertain the case pursuant to 15 U.S.C. § 1681p and 28 U.S.C. § 1331. Venue is proper because the Defendant is located and conducts business within this district.

2. Plaintiff, Clifford Eaton ("Eaton"), is a natural person residing in Otisville, New York. Eaton is a "consumer" as that term is defined in 15 U.S.C. § 1681a(c).

3. Defendant, Plaza Recovery, Inc. ("Plaza"), is a corporation that maintains its principal place of business at 5800 N. Course Dr., Houston, Texas 77072. Plaza is a "person" as that term is defined in 15 U.S.C. § 1681a(b).

4. Eaton obtained copies of his credit reports from Trans Union and Experian, both of which are national credit reporting companies.

5. The report from Trans Union indicates Plaza made an inquiry into Eaton's credit file on June 7, 2012.

6. The report from Experian indicates Plaza made an inquiry into Eaton's credit file on June 8, 2012.

7. Eaton did not authorize Plaza to access his credit files, nor did Plaza have any other permissible purpose to do so.

8. Under 15 U.S.C. § 1681b(f), a person may not obtain or use a consumer's credit report without a permissible purpose.

9. Plaza violated 15 U.S.C. § 1681b(f) by obtaining or using Eaton's credit reports without a permissible purpose.

10. As a direct and proximate result of Plaza's conduct, Eaton has suffered damages, including invasion of privacy, damage to credit reputation, and lowered credit score.

WHEREFORE, Eaton respectfully moves for Judgment in his favor and against Plaza, along with the following:

a. Actual damages in an amount determined at trial, but at least \$1,000.00 per violation, pursuant to 15 U.S.C. § 1681n(a)(1)(A) and 15 U.S.C. § 1681o(a)(1);

b. Punitive damages in an amount determined at trial pursuant to 15 U.S.C. § 1681n(a)(2);

c. Attorney's fees and costs pursuant to 15 U.S.C. § 1681n(a)(3) and/or 15 U.S.C. § 1681o(a)(2); and

d. Any further relief deemed just and proper by the Court.

Date: 9-10-12


Clifford Eaton
Plaintiff, pro se

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